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REPLY TO: NEW JERSEY ADDRESS

August 31, 2009

## **VIA ECF**

The Hon. Cecilia G. Morris United States Bankruptcy Court Southern District of New York 355 Main Street Poughkeepsie, New York 12601

Northern New York

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Re: Suzan Roberta Abbott, Debtor

Case no. 09-37125 CGM Our File No. AUNY716

Hearing Date: September 9, 2009

Dear Judge Morris:

Aurora Loan Services, Inc. ("Secured Creditor" herein), hereby objects to Debtors motion to sell Debtor's property. Secured Creditor holds a first mortgage on Debtor's real property located at 18 Lester Lane, White Lake, New York. Debtor has entered into a contract for the sale of the property for \$195,000.00. The contract amount is not sufficient to payoff the loan in full.

Under 11 U.S.C. 363(f), Secured Creditor is entitled to payment in full should the property be sold. Anything less, without the consent of Secured Creditor, must not be approved.

Secured Creditor asks that the Order be amended to provide for payment in full to the creditor by certified funds or attorney trust account check at closing.

Absent such language in the Order, Secured Creditor will not consent to this sale and Debtor's motion should be denied.

Thanking the Court for its consideration of this opposition, and as always, the cooperation of the Court is greatly appreciated.

Respectfully submitted, Fein, Such & Crane, LLP

/s/ TAMMY L. TERRELL

cc: Suzan Roberta Abbott - Pro Se Debtor Eric J. Small, Esq. - Trustee